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Testimony of Brenda Watson

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Raised Bill 420, An Act Establishing A Pilot Program To Identify Residents With Unmet Needs Based On Unpaid Water Utility Bills

March 11, 2016

Good morning members of the Planning and Development Committee. My name is Brenda Watson and I am the director of community programs for Operation Fuel. I want to thank all of the committee members and staff for conducting this hearing on An Act Establishing A Pilot Program To Identify Residents With Unmet Needs Based On Unpaid Water Utility Bills.

The purpose of my testimony is to support this measure as we at Operation Fuel have seen an increase in the number of requests for water assistance. We work with over 100 intake sites throughout the state, the majority of which are located within municipal social or human services departments. Our municipal partners in communities like East Hartford, West Hartford, Old Saybrook, and Rockyhill, report that each year they receive up to fifteen requests for assistance from homeowners needing help to pay water bills ranging from $700 to $3,000. Where not ideal, a person could survive in a home with no electricity or heat however, living in a home with no running water is considered uninhabitable.

Each year, Operation Fuel sponsors a Home Energy Affordability Gap Study. In the most recent report, we incorporated a section on Water Affordability. I have included a copy of that section with my testimony. It provides a glimpse into how CT households are struggling to pay water bills in addition to home energy bills. The key difference is home energy is subsidized by the federal government along with local charities like Operation Fuel. However, water utility assistance has not had a public policy response to support vulnerable households.

As a result of the increasing demand for water assistance, we at Operation Fuel have done some local fact finding and research on developing a water assistance program and would be more than happy to share that research with this

committee as this Pilot is developed. This concludes my written testimony. Thank you for your attention and I am happy to answer any questions you may have.

HOME ENERGY AFFORDABILITY IN CONNECTICUT:

The Affordability Gap (2015)

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Part 4: Water Affordability in Connecticut

In addition to the unaffordability of home energy service, water and wastewater services are becoming increasingly unaffordable to a larger and larger portion of the Connecticut population. These non-energy services are subject to recent, and projected, price increases due to a number of circumstances. An increased need for substantial capital investment is perhaps the most significant cause of increasing rates. This need for investment, in turn, is driven by the need for municipalities to increasingly replace old and deteriorated infrastructure; to invest in clean water plant and processes to meet increasingly strict environmental standards (affecting both the price of water service and the price of wastewater, sometimes referred to as sewer, service); and the need to invest in stormwater controls, both as a flood control strategy and as a means to prevent the runoff of pollutants into the nation's streams and other waterways.

In addition, federal grant funds that have historically been available to subsidize local investment in water and wastewater infrastructure have largely been eliminated. As a result of the confluence of these factors, the amount of investment to be included in future rates paid by local consumers, and thus the bills that those consumers will face, can be expected to increase at an increasing rate.

The discussion of Connecticut bills and burdens below will focus on water bills. In so doing, the discussion misses what is often more than half of the *total* bill that customers receive. Wastewater rates are frequently substantially higher on a per-unit of consumption basis. Generally tied to water usage, wastewater bills thus exceed their water counterparts. When

consumers think of "water" bills, they tend not to distinguish between the components that comprise those bills. Nonetheless, in the analysis presented below, the discussion is limited exclusively to water since it has not been possible to determine the various charges that different communities include in the total bill.[14]

Stakeholders and policymakers that have historically focused on the unaffordability of home energy bills will soon need also to address the unaffordability of another essential service, water and wastewater. The crisis posed by these bills may even exceed the crisis posed by unaffordable home energy. While it is conceivably possible to live without electricity service, or without home heating during certain parts of the year, even though such living would not reflect a quality of life found to be acceptable in today's world, a housing unit that lacks water and sewer service is nearly universally viewed to be uninhabitable.

The following discussion is provided within this context.

The Lack of a Widespread Public Policy Response

The increasing unaffordability of water is exacerbated by the lack of a public policy response in virtually every jurisdiction. Unlike home energy, for example, which receives significant federal dollars through the Low-Income Home Energy Assistance Program (LIHEAP), no source of water assistance exists at the federal level. Although inadequate relative to the Home Energy Affordability Gap, LIHEAP provides funding to address at least some portion of the unaffordability of home energy through both basic grants (applied to bills for current service) and crisis grants (applied to arrearages that might otherwise serve as the basis for service disconnections for nonpayment).

Similarly, water bills do not receive the same investment in usage reduction services that energy bills do, either through government-funded or through industry-funded programs. No water counterpart exists to the federal Weatherization Assistance Program (WAP) or to utility-funded Demand Side Management (DSM) programs. One reason for this is the municipal nature of water service. Though not universally, as a general rule, water service is provided as an unregulated service through municipal governments rather than as a utility service regulated by a state public service commission. As a result, no concerted effort has been made to assess the extent to which, if at all, water conservation programs should be delivered as a cost-effective response that would displace not only the need for infrastructure investments, but also as a cost-effective response to credit and collection activities that would otherwise be directed toward customers who are unable to pay.

[14] In addition to including wastewater bills, some communities include separate charges for related services such as storm water controls and fire protection. Since not all communities include everything, by limiting the discussion exclusively to water, there is more assurance that the comparisons between communities present apples-to-apples comparisons.

This is not to say that all jurisdictions have failed to begin to address the implications of the growing unaffordability of water service. In November 2015, the Philadelphia City Council adopted legislation mandating the Philadelphia Water Department to implement a water affordability program. The Philadelphia decision was based not only on the extent to which unaffordable bills threatened water service, but also on the extent to which unaffordable bills destabilized neighborhoods.

In addition, in 2012, California, through enactment of Assembly Bill 685, declared it to be the "established policy" of California "that every human being has the right to safe, clean, affordable and accessible water adequate for human consumption, cooking, and sanitary purposes." The legislation declared that "all relevant state agencies. . .shall consider this state policy when revising, adopting, or establishing policies, regulations, and grant criteria when those policies, regulations, and criteria are pertinent to the uses of water described in this [legislation]."

One commentary, published by the International Human Rights Law Clinic,[15] has since outlined certain implementation obligations that attach to state agency action because of the California legislation, noting that:

> To fulfill the directive 'to consider,' agencies must satisfy the following criteria according to relevant case law:
>
> - First, when considering a range of policies or regulations, agencies must give preference and adopt policies that advance the human right to water. . .
>
> - Second, agencies must refrain from adopting policies or regulations that run contrary to securing universal access to safe drinking water. Agencies should show that relevant factors were weighted during the decision-making process. . .
>
> - Third, agencies must note in the record the impact of the agency's actions on access to safe and affordable drinking water. Explicit reference to AB685 and an explanation of a decision's potential impact on the quality, affordability, and accessibility of drinking water constitutes sufficient consideration under applicable California case law.

[15] (University of California, Berkeley, School of Law) (May 2013). The Human Right to Water Bill in California: An Implementation Framework for State Agencies,

(internal citations omitted). As can be seen, the California legislation does not mandate any particular level of providing water and wastewater service. The legislation, however, does put its finger on the scale to tip the weighing of interests. California state agencies henceforth have an affirmative obligation to explicitly weight agency decision-making toward those actions that advance rather than impede "the right to safe, clean, affordable and accessible water" for human consumption.

Insights into Water Unaffordability in Connecticut

Overview

Like energy, water bills have a noticeable relationship to income. As incomes increase, so, too, do water bills. While statewide data for Connecticut is not available, the U.S. Bureau of Labor Statistics publishes annual data through its Consumer Expenditures Survey for the Northeast Region of the country. Water bills for households with income less than $20,000 are noticeably lower than average bills for the region as a whole. For households with annual income at or below $15,000, water bills tend to be half or less than the regional average. As can be expected, however, incomes decrease at a faster rate than water bills decrease.

Table 8. Annual Bill for Water "and other public services" by Income (Northeast) /a/ (2011 – 2014)

	Total North-east	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 to $69,999	$70,000 and more
2011	$387	$145	$159	$207	$227	$285	$324	$312	$402	$553
2012	$404	$144	$161	$183	$245	$276	$346	$361	$390	$583
2013	$418	$178	$111	$227	$288	$290	$387	$392	$427	$576
2014 /b/	$426	$186	$101	$267	$289	$339	$365	$403	$455	$567
	$73,756	$954	$8,144	$12,891	$17,549	$24,925	$34,644	$44,814	$59,074	$142,654

NOTES:

/a/ "Water and other public services" includes not only water, but public services, such as garbage and trash collection, sewerage maintenance, and septic tank cleaning. Expenditures on water as a stand-alone service are not reported.

/b/ Average income by income range for the year 2014.

The relationship between water bills and income can perhaps best be associated with the size of housing units. Households with larger homes tend to have more bathrooms and more water-consuming appliances. They tend, also, to have greater outdoor water consumption (e.g., for

lawn irrigation). The relationship of age and income, however, should not be ignored. Lower incomes are frequently associated with the very young (e.g., 18 – 30) and the very old. In turn, households in these age brackets tend to have fewer household members and thus lower water consumption.

Methodology

To gain insights into the affordability of water in Connecticut, water bills at differing levels of usage and income in five communities were considered. The purpose of this inquiry is not to generate a comprehensive assessment of water affordability in Connecticut, but rather to glimpse into whether some of the patterns of affordability, and unaffordability present at the national level exist in Connecticut as well. Water bills were considered for:

- New Haven
- Hartford
- Waterbury
- Norwalk
- Bristol

Incomes were considered by quintile. Quintiles are determined by dividing the population of each community into five equal parts (each fifth being a "quintile"). Within each quintile, the American Community Survey (U.S. Census Bureau) reports two incomes levels, both the *average* income for the quintile and the *highest* income of persons in each quintile (known as the "upper limit"). To illustrate, in New Haven, the average income for the "first quintile" in 2013 was $7,150, while the "upper limit" was $13,026. This data indicates that for the 20% (one-fifth) of New Haven's population with the lowest income, the average income was $7,150; in addition, if one had an income of $13,027 (i.e., the upper limit plus $1), you moved from the first quintile into the second quintile.

Table 9. Average and "Upper Limit" Incomes by Quintile for Select Connecticut Cities (2013)

	Average Income for Quintile			Upper Limit Income for Quintile		
	Quintile 1	Quintile 2	Quintile 3	Quintile 1	Quintile 2	Quintile 3
New Haven	$7,150	$20,188	$36,615	$13,026	$28,377	$46,548
Hartford	$5,324	$15,689	$28,413	$10,737	$21,500	$36,023
Waterbury	$7,534	$22,052	$40,081	$14,647	$29,957	$51,309
Norwalk	$14,117	$42,153	$72,398	$28,580	$55,787	$90,614
Bristol	$13,491	$35,632	$57,693	$25,008	$47,275	$68,618

Because water consumption can vary substantially for quite legitimate reasons –not everyone who has high usage is "wasting" water—four different usage levels were considered for each

income level. For purposes of this analysis, usage is divided into four possible scenarios, ranging from very low (500 cubic feet [CF] per month) to reasonably high (3,000 CF per month). A water burden is calculated for each income and usage level. As with energy, a "burden" is the bill as a percentage of income. A household with a monthly water bill of $500 and a monthly income of $2,000, for example, has a water burden of 25% ($500 / $2,000 = 0.25).

Water Affordability Results: Selected Connecticut Communities

The purpose of the discussion below is not to define an authoritative demarcation of what level of water bills, as a percentage of income, indicates that those bills have become "unaffordable" to households. A combined water/wastewater burden in the range of 3% to 4% would, in the opinion of most analysts, tend to be toward the top of what would be considered reasonably affordable. Taking that as the combined affordable burden, isolating a water bill burden (standing alone, separate from wastewater) would place the limits of affordability in the range of 1.5% to 2.0% of income. As with energy, however, this articulation of affordability should realize that "affordability" is a range and not a point.

Table 10. Water Burdens (as percent of income): Selected Connecticut Communities By Income Quintile for Bottom Three Quintiles (2013)

Usage (CF)	Average Income by Quintile			Upper Limit Income by Quintile		
	Quintile 1	Quintile 2	Quintile 3	Quintile 1	Quintile 2	Quintile 3
			New Haven			
500	8.1%	2.9%	1.6%	4.4%	2.0%	1.2%
1000	11.2%	4.0%	2.2%	6.1%	2.8%	1.7%
1500	14.3%	5.1%	2.8%	7.8%	3.6%	2.2%
3000	23.5%	8.3%	4.6%	12.9%	5.9%	3.6%
			Hartford			
500	5.9%	2.0%	1.1%	2.9%	1.5%	0.9%
1000	8.7%	3.0%	1.6%	4.3%	2.2%	1.3%
1500	11.6%	3.9%	2.2%	5.7%	2.9%	1.7%
3000	20.1%	6.8%	3.8%	10.0%	5.0%	3.0%
			Waterbury			
500	2.2%	0.8%	0.4%	1.1%	0.6%	0.3%
1000	4.1%	1.4%	0.8%	2.1%	1.0%	0.6%
1500	6.1%	2.1%	1.1%	3.1%	1.5%	0.9%
3000	11.9%	4.1%	2.2%	6.1%	3.0%	1.7%
			Norwalk			
500	1.8%	0.6%	0.4%	0.9%	0.5%	0.3%
1000	3.0%	1.0%	0.6%	1.5%	0.8%	0.5%
1500	4.2%	1.4%	0.8%	2.1%	1.1%	0.7%
3000	7.7%	2.6%	1.5%	3.8%	1.9%	1.2%
			Bristol			
500	1.6%	0.6%	0.4%	0.9%	0.5%	0.3%
1000	2.7%	1.0%	0.6%	1.4%	0.8%	0.5%
1500	3.7%	1.4%	0.9%	2.0%	1.1%	0.7%
3000	6.8%	2.6%	1.6%	3.7%	2.0%	1.3%

The examination of water burdens discussed for the five Connecticut cities below does not depend on a more finely-tuned demarcation of "affordable" in order to draw profound conclusions. The discussion is based on the results presented in Table 10 above.

For the bottom quintile of population in the five Connecticut cities studied above --that 20% of the population with the lowest incomes-- water bills are routinely unaffordable. Even in the middle ranges of consumption (1,000 CF and 1,500 CF per month), the water bill unaffordability is not by "a little," but by "a lot." At the average incomes, Norwalk and Bristol are somewhat better off at usage of 1,000 CF per month (with 1,000 CF burdens of 3.0% and 2.7% respectively). Table 10, however, shows that even with average incomes two times higher than the other three communities, water burdens for the bottom quintile at 1,000 CF of consumption are unaffordable in these two communities.

In two of the five Connecticut communities studied (New Haven, Hartford), unaffordable water burdens appear at all usage levels for the second quintile of population (by average income). The lowest consumption (500 CF) for New Haven yields a water burden of 2.9% of income, while the lowest consumption in Hartford yields a water burden of 2.0%. In Waterbury, unaffordable burdens extend to the two upper usage bands (1,500 CF and 3,000 CF) at the average income, while in Norwalk and Bristol (with their higher incomes), unaffordability in the second quintile is limited to the highest usage level.

Unaffordability extends throughout the entire second quintile for both New Haven and Hartford. Table 10 documents that at all four consumption levels for these two communities, the water burden is at 1.5% of income or higher even at the "upper limit" of income in the second quintile. This data demonstrates that a full forty percent (40%) of households in those two communities are faced with monthly unaffordable bills.

The third quintile of income is not immune from water unaffordability. Water is unaffordable to the third quintile of households (at average incomes) at all consumption levels in New Haven, for the two highest consumption levels (1,500 CF and 3,000 CF) for Hartford, and for the highest consumption level for Waterbury, Norwalk and Bristol. Even at the upper limit of income for the third income quintile, water is unaffordable for three of the five Connecticut communities studied.

Policy Implications of Water Unaffordability in Connecticut

The data on water affordability in Connecticut should give rise to public concern on several different levels. The unaffordability of water is not limited to a few of the very lowest income households in Connecticut. Water unaffordability extends universally to the lowest quintile (20%) of income in the communities studied, and extends frequently to the lowest two quintiles (the 40% of the population with the lowest incomes). The data presented above demonstrates

how water unaffordability can arise, even at moderate usage amounts, with household incomes well in excess of $40,000. Water unaffordability, however, is not limited to high usage customers. Even households with low consumption can face water burdens that exceed a reasonable percentage of income.

The data presented above also demonstrates the fallacy of many discussions that seek to measure water affordability as a percentage of median household income. The data demonstrates that while unaffordable bills frequently extend into the third quintile of income (those whose income place them between 40% and 60% of the most wealthy), not surprisingly, the bulk of affordability does not occur at that income level. Even when water bills are affordable in the third quintile (which would include the median income),[16] bills not only *may* be unaffordable but are *likely* to be unaffordable at lower incomes. Affordability conclusions based on bill burdens at median income will not simply "sometimes" be in error, but will almost always understate the extent of water affordability.

Finally, water bill unaffordability presents both concerns and opportunities to persons whose historic focus has been on the affordability, or not, of home energy bills. Existing energy assistance, at both the government level and at the private "crisis intervention" level, is already insufficient relative to the need. One initial inclination of water affordability advocates, including the water utilities who are facing unpaid bills because of the widespread unaffordability, is simply to extend energy assistance programs (such as LIHEAP) to cover water as well. Not only would such decisions fail to address the water affordability issues, but they would exacerbate a situation that is already at a crisis stage in the energy industry.

However, opportunities exist as well. For example, no reason exists not to integrate efforts to promote water conservation with existing energy efficiency programs. When home energy auditors enter a home, the efforts should be directed toward addressing *all* inefficiencies in the home. Moreover, reducing water consumption, particularly *hot* water consumption, will also result in energy bill reductions. The opportunities to address both energy and water unaffordability through distinct, but related, usage reduction efforts should be aggressively pursued.

Seven Important Findings

1. Water and wastewater services have been subject to recent, and projected, price increases due to a number of circumstances. Price increases have been driven by an increased need for substantial capital investment, in turn driven by the need for municipalities to increasingly replace old and deteriorated infrastructure; to invest in clean water plant and processes to meet increasingly strict environmental standards; and the need to invest in

[16] Since median income is the 50th percentile, the third quintile (from 40% to 60%) would bracket the median.

stormwater controls, both as a flood control strategy and as a means of preventing the runoff of pollutants into the nation's streams and other waterways.

2. Federal grant funds that have historically been available to subsidize local investment in water and wastewater infrastructure have largely been eliminated. As a result, the amount of investment to be included in future rates paid by local consumers, and thus the bills that those consumers will face, can be expected to increase at an increasing rate.

3. The increasing unaffordability of water is exacerbated by the lack of a public policy response in virtually every jurisdiction. Unlike home energy, no source of low-income water assistance exists at the federal level. Similarly, water bills do not receive the same investment in usage reduction services that energy does, either through government-funded or through industry-funded programs.

4. Like energy, water bills have a noticeable relationship to income. As incomes increase, so, too, do water bills. As can be expected, however, incomes decrease at a rate faster than water bills decrease.

5. For the bottom quintile of population in the five Connecticut cities studied above, that 20% of the population with the lowest incomes, water bills are routinely unaffordable. Even in the middle ranges of consumption (1,000 CF and 1,500 CF per month), water bills exceed affordable burdens not by "a little," but by "a lot."

6. Water unaffordability is not confined to the lowest levels of income. In two of the five Connecticut communities studied (New Haven, Hartford), unaffordable water burdens appear at all usage levels for the second quintile of population (by average income). Unaffordability extends throughout the entire second quintile for both New Haven and Hartford.

7. Even households with moderate incomes are not immune from water unaffordability. Water is unaffordable to the third quintile of households (at average incomes) at all consumption levels in New Haven, for the two highest consumption levels (1,500 CF and 3,000 CF) for Hartford, and for the highest consumption level for Waterbury, Norwalk and Bristol.

Sources of Information for Connecticut

U.S. Census Tables (American Community Survey)

http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml: The American Fact Finder presents the U.S. Census Bureau's basic periodic Census survey data at all jurisdiction levels.

http://www.census.gov/cps/data/cpstablecreator.html: The U.S. Census Bureau makes available an on-line "table maker" tool for creating state-level tables using data from its annual "Current Population Survey," using data from the CPS Annual Social and Economic Supplement.

Data on Children Well-being

http://datacenter.kidscount.org/: The Annie E. Casey Foundation makes available a comprehensive data center for its "Kids Count" initiative.

http://frac.org/federal-foodnutrition-programs/: The Food Research and Action Center (FRAC) publishes comprehensive data on a variety of food and nutrition topics, including data and program descriptions on federal food nutrition programs.

http://www.nccp.org/tools/: The National Center on Children and Poverty has three important on-line "data tools": (1) the Basic Needs Calculator through which the user can calculate a Basic Family Needs Budget by local jurisdiction and family size and type; (2) the Family Resource Simulator through which the user can determine total household resources (e.g., taking into account how increases in income result in reductions in public assistance); and (3) an Income Converter through which the user can insert a dollar income for a particular state and particular household size and receive a calculation of the ratio of income to Federal Poverty Level and the percentage of State Median Income which that income represents (and vice versa—convert percentage of State Median Income/Poverty Level into dollar levels).

Data on Employment and Wages

http://www.bea.gov/iTable/iTable.cfm?reqid=70&step=1&isuri=1&acrdn=5: The Bureau of Economic Analysis, within the U.S. Department of Commerce, makes available statistical data on "local area personal income and employment." State-level, as well as regional, data is also available.

Data on Energy and Fuel

http://www.eia.gov/electricity/data.cfm: The Energy Information Administration of the U.S. Department of Energy (EIA) makes available comprehensive state-level information on the price and sales of electricity by month.

http://www.eia.gov/naturalgas/data.cfm: EIA/DOE also makes available similar state-level data sets for natural gas prices and sales.

http://www.eia.gov/petroleum: EIA/DOE makes available data on petroleum products, including fuel oil and propane.

http://www.eia.gov/consumption/residential/index.cfm: The Residential Energy Consumption Survey (RECS) provides comprehensive data on consumption, housing characteristics, energy bills, and related data. Starting in 2005, the RECS provided "Home Energy Insecurity Scale" questions.

http://www.ncat.org/liheap: Information on statistical and administrative aspects of the federal Low-Income Home Energy Assistance Program (LIHEAP) can be found at the LIHEAP Clearinghouse, operated by the National Center on Appropriate Technology and funded through the federal LIHEAP office.

Data on Housing Affordability

http://nlihc.org/oor: For more than 20 years, the National Low-Income Housing Coalition has published its "Out of Reach" annual study, setting forth the Housing Wage by local jurisdiction, that wage needed for families to be able to afford basic housing in their community.

https://pic.hud.gov/pic/RCRPublic/rcrmain.asp: Data on public and assisted housing, at a national, state, Congressional District, county and various local demarcations, including specific Housing Authorities, is available through the Resident Characteristics Reports (RCR) data published by the U.S. Department of Housing and Urban Development (HUD).

Data on Poverty and Income

http://www.epi.org/resources/budget: The Economic Policy Institute (EPI) provides an on-line calculator to determine, for states and specific metropolitan areas within each state, a "basic family needs budget" by household type.

http://www.selfsufficiencystandard.org/pubs.html#statefind: The Center for Women's Welfare provides an on-line index for how to find, state-by-state, publications on self-sufficiency incomes. It also presents an index to available on-line state-specific self-sufficiency calculators.

http://aspe.hhs.gov/poverty/11poverty.shtml: The U.S. Department of Health and Human Services (HHS) provides the annual Poverty Guidelines by year since 1973.

http://www.statehealthfacts.org/profile.jsp: The Henry J. Kaiser Family Foundation makes available comprehensive health care statistics by state, along with a wide array of data on demographics including poverty and income.

http://livingwage.mit.edu/: The Massachusetts Institute of Technology makes available a "living wage" calculator by state.

http://www.spotlightonpoverty.org/poverty_data_map.aspx: The Spotlight on Poverty is a major foundation-supported initiative that allows users to create state and local reports on major indicators of poverty and household well-being.

http://www.bls.gov/cex/tables.htm: The U.S. Bureau of Labor Statistics publishes the Consumer Expenditure Survey providing information, by income and other demographic factors, on detailed annual consumer expenditures.

https://www.irs.gov/uac/SOI-Tax-Stats---Individual-Statistical-Tables-by-Size-of-Adjusted-Gross-Income: The U.S. Internal Revenue Service (IRS) publishes annual data on the source and amount of income. Detailed information by state and zip code is available from the IRS.

Data on Working Households/Families/Persons

http://www.brookings.edu/research/interactives/eitc: The Brookings Institute provides an inter-active web page allowing the user to create jurisdiction-specific (state, county, state legislative district) reports on the use of the Earned Income Tax Credit (EITC) by year. Available are not only data on the use of the EITC, but data on tax returns by gross annual income of the tax-filer.

http://www.ctvoices.org: The Connecticut Voices for Children provides annual reports on "The State of Working Connecticut." Each year discusses a different aspect of jobs and income in Connecticut. In addition, the Connecticut Voices publishes a periodic "pulling apart" report, which examines income trends in Connecticut.